

PPACA Exchanges – Key initial State Decisions

The Patient Protection and Affordable Care Act

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Iowa Legislative Health Care Coverage Commission
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Initial Decision - Establish Exchange?

- 2011: Grant Opportunities? Pursue Grant Opportunities
- 2013: American Health Benefit Exchange - Go/No Go?
 - ✦ State must be able to demonstrate by **Jan. 1, 2013** that it will have an Exchange operational by Jan. 1, 2014.
 - ✦ Exchange must be operational by 2014.
 - ✦ If state declines, HHS will establish an Exchange in the jurisdiction.

Iowa - Possible Next Steps

- Pursue 2011 federal start-up grant. Consider establishing a pre-formation group that would administer federal grant funds
- Put in place legal structure & funding plan for an Iowa exchange.
- Recommend the formation of:
 - ✓ Advisory committee to assist in implementation/creation of an (Iowa) American Health Benefit Exchange - Potential participants: physicians, allied professionals, potential enrollees, small businesses, carriers (health plans) + other experts.
- Consider how to protect exchange from **adverse selection** (limit cherry picking of healthy enrollees outside the exchange to assure in-exchange affordability).
- Consider need to create centralized “help lines / help sites” to connect providers and consumers to pre (exchange) formation information. (DHS, Div. of Insurance, IDPH??)